

NARRATOR: The Old West comes to life at Darnell Lauf's Elk Point Shuttle Service. He gives people the chance to experience the Little Badlands on horseback and in horse drawn wagons. His success has him riding toward business expansion.

When she opened the Spirit of Standing Rock Coffee and More Emporium, Loretta Bad Heart Bull envisioned a place where her community could come together. She celebrates her American Indian heritage and culture along with an entrepreneurial spirit.

Todd Muggerud is the founder and president of KAT Communications, a multi-media company that has received national acclaim and built a reputation for its innovative and creative media presentations.

As proprietress of The Grooming Gallery, a dog-grooming business, Sarah Metz has built a faithful customer-base. She's always liked being around animals, and she truly enjoys her work!

What do these individuals have in common?

They're all entrepreneurs, each finding success by bringing their dreams of business ownership and business concepts to reality.

What else do they have in common?

They are all individuals with disabilities who have trusted in their abilities and turned their skills, hobbies and ideas into profitable business ventures.

Darnell Lauf, Darnell Lauf's Elk Point Shuttle Service:

The most positive things about running your own business is time management if something comes up or you even foresee a wedding, you can manage your time much easier, you can control your life's situation a little more.

Sarah Metz, Grooming Gallery:

Having my own hours and just basically the pride in knowing that I've done something very successful with my life and that I did it all on my own.

Loretta Bad Heart Bull, Spirit of Standing Rock Coffee and More Emporium:

Acceptance by the community of what I have to offer. The knowledge that people are really proud of having another business that is, that they can get some place off the reservation also but, its just as good if not better on the reservation.

Todd Muggerud, KAT Communications:

Some of the positive things that I've discovered once having evolved into the company is a number of media that have developed beyond the original intent of the company.

NARRATOR: The United States has a rich history and a worldwide reputation for its economic power and business innovation. At the heart of this success are the country's small business operators.

All across America, people with disabilities are focusing on their abilities and launching their own enterprises. And they're doing so at twice the rate as the rest of the population.

Why are so many people with disabilities turning to self-employment?

Because it offers many distinct advantages like:

- Independence—having control over work environment and schedule
- Enjoyable work—most business-owners are doing what they love.
- A sense of achievement or satisfaction with a successful business venture
- The potential financial rewards, and
- Having control over their own job security

NARRATOR: For the right individual, self-employment represents real options and opportunities.

As an individual considering self-employment, it is important that you clearly understand the challenges you will face.

Whether you have a disability or not, owning and operating a business will present a set of similar challenges, including:

- The likelihood of long hours and little free time, especially within the first five years
- The chance of fluctuating income as market demand for your product or service changes, or as competition increases
- The impact a business start-up will have on your family and your family's financial resources
- If you have a disability, there is the possibility that the demands the business will place on you may exacerbate your disability
- Finally, the reality that your business may fail.

Loretta Bad Heart Bull:

The challenges that I faced were primarily with people who I didn't know and I wasn't sure of and I couldn't count on. I took their word for it and sometimes, either I wasn't making myself clear enough because I didn't really know what I was asking for, many times, or they misunderstood and gave me answers that weren't appropriate for me.

Todd Muggerud:

Some of the unexpected challenges that I've been faced with growing the company is dealing with HR, human resource type of issues.

NARRATOR: As an individual with a disability, it is critical that you make the decision to start your own business for the right reason... because you have a sound business idea and you are committed to making it a success.

If you are considering self-employment because you believe that your disability leaves you with no other options, you should stop right now.

That is a path to failure.

Individuals who have the talent to envision and create new business opportunities are known as *entrepreneurs*.

It is generally agreed that entrepreneurs have certain characteristics. They are:

- risk-takers
- aggressive
- competitive
- goal-oriented
- opportunistic and
- Intuitive.

You need to ask yourself, "Do I have these characteristics?" If not, is self-employment really for you?

There are formal ways to access your entrepreneurial potential.

**Tara Holt, Program Director, Center for Technology and Business
State of North Dakota:**

A person who is thinking about going into business for himself or herself should first of all have the ability to dream. If you can't dream you will never be an entrepreneur, you must be a multi-tasker. When you become an entrepreneur you become everything to a business. So you become the financial manager, you become the personnel director, you become the marketer, so you must be able to take it all on at one time. There are a lot of different ways that a person can find out whether or not a business is viable for them entrepreneurially. There are tests available online just going out on the internet. If you are cut out to be an entrepreneur profile tests will let you know whether or not it is viable for you to even begin the planning process.

NARRATOR: If you want to join the ranks of entrepreneurs and launch your own enterprise, you need a concrete business idea.

How do you choose the right business?

Most business ideas come from the following sources:

- A spin-off from a person's present occupation

- A hobby or special interest
- An answer to the question, “Why isn’t there a...?” This is known as filling a market niche
- A new or different way of using existing items, or
- Building on technological advancements or changes in society or social customs

**Mike Strotheide, President of Business Development
North Dakota Department of Commerce:**

I think the assistance we can offer for somebody that is looking for an opportunity in business that they really do not have an idea of what they can do. Essentially is one, you have to take a look at your talents and skills. One of the things a person could do in putting their ideas into action is essentially is starting with a business plan it's an element that is important not only for you to have a direction that you want to go with the business, but also one that the bankers will look at for financing, that your markets, you'll

need to have an analysis of the market in your business plan, what you're trying to do, where you're trying to sell it. Where your resources are, where your opportunities for supplies are, if it's a manufacturing kind of thing the transportation issues are also important; a business plan really helps you coalesce all of that information into one document that you can use as your strategy, your track record. You can track yourself and you can see where you're going and where you're not through the business plan, I think it's the most important document that you would ever put together in terms of business, is your business plan.

NARRATOR: How do you discover your own, unique business idea?
Conducting a personal inventory can be a helpful tool.

When you conduct a personal inventory, you write down all of your assets, likes and dislikes, including such things as:

- Your Interests. What do you like to do in your spare time? What would you like to do if you could?
- Your Skills. What are your strongest abilities? Which ones do you enjoy doing most?
- Your Knowledge. What special knowledge have you acquired in college, or through reading, or on-the-job? And,
- Your Talents. For instance, do you have a knack for working with people? Are you a natural-born salesperson?

Once you’ve completed a personal inventory, you may see a pattern emerge that leads to a specific idea or to a general category of business.

For example, if you enjoy working with people, you might consider the retail business or a service-oriented business. If you’re more of a behind-the-scenes person, you may want to manufacture products that other businesses sell.

**Fay Behm, Economic Development Specialist
US Small Business Administration:**

I think maybe the first two things I would ask myself if I were going to start a business, I would really want to identify and know who my market might be. You know you can have a wonderful business idea but if it isn't something that will work in the particular market area where you live, you know it just isn't going to be viable. The second thing certainly that I would want to ask myself is how much money am I going to need. In terms of testing within the organizations that I work with, we work with different kinds of loan guarantees, so in terms of preparation I think that comes very early for people to really evaluate, you know, am I cut out to be an entrepreneur, am I a risk taker, do I have my family's support, do I have capital or collateral, something that can help me get going in the business.

NARRATOR: There are resources available to assist you in your business startup.

- The state's Vocational Rehabilitation unit can help, if you are found eligible for services because of your disability
- The Small Business Administration, through the local Business Information Center,
- The state's Economic Development & Finance office can assist you with every aspect of forming a business, from financing and training, to managing and marketing.

This CD contains tools to help you prepare and develop your business concept. Using these tools will help you when you meet with representatives of Vocational Rehabilitation, SBA, ED&F, and other potential resources.

The Pre-Business Assessment Scale evaluates your readiness to start a business. It is designed to prepare you for the Goodman-Herzog Business Assessment Scale, a licensed business assessment scale utilized by Vocational Rehabilitation. It measures the market demand for your product or service and also evaluates some things about you, including:

- Your management expertise and skills
- Your commitment, desire and persistence
- Your technical skills and work experience
- And, your personal credit and financial position

Once you've completed this prescreening section, you can print a copy and take it to your VR appointment.

There's also a section that helps you construct a comprehensive business and marketing plan.

The number one reason businesses fail is lack of planning! Having a comprehensive business plan means you've thought through every aspect of your proposed business. The business plan serves as a blueprint for your company and includes:

- A description of the business
- A marketing plan
- An operations plan, and
- A financial plan

In short, a business plan puts into words the strategic vision of your company. Lending institutions require a business plan.

This section is designed to help you begin the process of developing a working business plan. Used as a general outline, when completed and printed out, this outline sets the stage for working with your area Small Business Administration office.

Finally, there is a separate page on this CD-ROM that links you to all the right resources. If becoming self-employed is an exciting prospect to **you**, do it with your eyes open. Be sure to take advantage of all the assistance available to you. Remember, there is no substitute for careful planning...Planning for Success!